SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Eastimates

Area Name : ZCTA5 21048

Subject	Zip Code Tabulation Area : 21048			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	8,874	+/- 565	100.0%	+/- (X)
In labor force	6,535	+/- 531	73.6%	+/- 3.2
Civilian labor force	6,535	+/- 531	73.6%	+/- 3.2
Employed	6,170	+/- 483	69.5%	+/- 2.8
Unemployed	365	+/- 124	4.1%	+/- 1.3
Armed Forces	0	+/- 19	0%	+/- 0.4
Not in labor force	2,339	+/- 306	26.4%	+/- 3.2
Civilian labor force	6,535	+/- 531	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	5.6%	+/- 1.7
Females 16 years and over	4,231	+/- 302	(X)	+/- (X)
In labor force	2,985	+/- 321	70.6%	+/- 4.3
Civilian labor force	2,985	+/- 321	70.6%	+/- 4.3
Employed	2,845	+/- 308	67.2%	+/- 4.4
Own children under 6 years	477	+/- 185	(X)	+/- (X)
All parents in family in labor force	378	+/- 179	79.2%	+/- 15.9
Own children 6 to 17 years	1,717	+/- 272	(X)	+/- (X)
All parents in family in labor force	1,385	+/- 259	80.7%	+/- 7
COMMUTING TO WORK				
Workers 16 years and over	6,025	+/- 480	100.0%	+/- (X)
Car, truck, or van -- drove alone	5,145	+/- 455	85.4%	+/- 3.1
Car, truck, or van -- carpooled	478	+/- 129	7.9%	+/- 2.1
Public transportation (excluding taxicab)	139	+/- 80	2.3%	+/- 1.3
Walked	31	+/- 28	0.5%	+/- 0.5
Other means	13	+/- 17	0.2%	+/- 0.3
Worked at home	219	+/- 94	3.6%	+/- 1.5
Mean travel time to work (minutes)	34.6	+/- 2.6	(X)%	+/- (X)
OCCUPATION				
Civilian employed population 16 years and over	6,170	+/- 483	100.0%	+/- (X)
Management, business, science, and arts occupations	2,616	+/- 299	42.4%	+/- 4.1
Service occupations	879	+/- 218	14.2%	+/- 3.2
Sales and office occupations	1,600	+/- 271	25.9%	+/- 3.7
Natural resources, construction, and maintenance occupations	588	+/- 171	9.5%	+/- 2.7
Production, transportation, and material moving occupations	487	+/- 173	7.9%	+/- 2.7
INDUSTRY				
Civilian employed population 16 years and over	6,170	+/- 483	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	45	+/- 43	0.7%	+/- 0.7
Construction	573	+/- 182	9.3%	+/- 2.9
Manufacturing	526	+/- 147	8.5%	+/- 2.4
Wholesale trade	313	+/- 147	5.1%	+/- 2.3
Retail trade	872	+/- 195	14.1%	+/- 3
Transportation and warehousing, and utilities	166	+/- 95	2.7%	+/- 1.5
Information	143	+/- 75	2.3%	+/- 1.2
Finance and insurance, and real estate and rental and leasing	327	+/- 144	5.3%	+/- 2.3
Professional, scientific, and management, and administrative and waste	700	+/- 194	11.3%	+/- 3
Educational services, and health care and social assistance	1,267	+/- 242	20.5%	+/- 3.9
Arts, entertainment, and recreation, and accommodation and food services	395	+/- 114	6.4%	+/- 1.8
Other services, except public administration	357	+/- 193	5.8%	+/- 3
Public administration	486	+/- 142	7.9%	+/- 2.2

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CLASS OF WORKER				
Civilian employed population 16 years and over	6,170	+/- 483	100.0%	+/- (X)
Private wage and salary workers	5,002	+/- 477	81.1%	+/- 3.1
Government workers	826	+/- 167	13.4%	+/- 2.7
Self-employed in own not incorporated business workers	335	+/- 117	5.4%	+/- 1.9
Unpaid family workers	7	+/- 11	0.1%	+/- 0.2
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)				
Total households	3,803	+/- 189	100.0%	+/- (X)
Less than $10,000	87	+/- 76	2.3%	+/- 2
$10,000 to $14,999	58	+/- 38	1.5%	+/- 1
$15,000 to $24,999	234	+/- 105	6.2%	+/- 2.7
$25,000 to $34,999	152	+/- 68	4%	+/- 1.8
$35,000 to $49,999	426	+/- 132	11.2%	+/- 3.5
$50,000 to $74,999	526	+/- 131	13.8%	+/- 3.5
$75,000 to $99,999	487	+/- 136	12.8%	+/- 3.7
$100,000 to $149,999	804	+/- 165	21.1%	+/- 4.3
$150,000 to $199,999	462	+/- 144	12.1%	+/- 3.6
$200,000 or more	567	+/- 136	14.9%	+/- 3.5
Median household income (dollars)	$95,527	+/- 11092	(X)%	+/- (X)
Mean household income (dollars)	$115,898	+/- 10075	(X)%	+/- (X)
With earnings	3,225	+/- 207	84.8%	+/- 3.4
Mean earnings (dollars)	$115,566	+/- 11419	(X)%	+/- (X)
With Social Security	1,113	+/- 165	29.3%	+/- 4.2
Mean Social Security income (dollars)	$19,552	+/- 1709	(X)%	+/- (X)
With retirement income	854	+/- 149	22.5%	+/- 3.9
Mean retirement income (dollars)	$24,983	+/- 4305	(X)%	+/- (X)
With Supplemental Security Income	86	+/- 48	2.3%	+/- 1.3
Mean Supplemental Security Income (dollars)	$9,052	+/- 2932	(X)%	+/- (X)
With cash public assistance income	35	+/- 34	0.9%	+/- 0.9
Mean cash public assistance income (dollars)	$3,523	+/- 3521	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	211	+/- 70	5.5%	+/- 1.8
Families	3,068	+/- 204	100.0%	+/- (X)
Less than $10,000	21	+/- 19	0.7%	+/- 0.6
$10,000 to $14,999	0	+/- 19	0%	+/- 1.1
$15,000 to $24,999	69	+/- 54	2.2%	+/- 1.8
$25,000 to $34,999	102	+/- 60	3.3%	+/- 1.9
$35,000 to $49,999	376	+/- 123	12.3%	+/- 3.9
$50,000 to $74,999	374	+/- 112	12.2%	+/- 3.6
$75,000 to $99,999	446	+/- 133	14.5%	+/- 4.4
$100,000 to $149,999	780	+/- 175	25.4%	+/- 5.4
$150,000 to $199,999	399	+/- 119	13%	+/- 3.8
$200,000 or more	501	+/- 116	16.3%	+/- 3.5
Median family income (dollars)	$110,174	+/- 10517	(X)%	+/- (X)
Mean family income (dollars)	$127,687	+/- 10172	(X)%	+/- (X)
Per capita income (dollars)	$41,971	+/- 3648	(X)%	+/- (X)
Nonfamily households	735	+/- 160	(X)	+/- (X)
Median nonfamily income (dollars)	$37,014	+/- 14221	(X)%	+/- (X)
Mean nonfamily income (dollars)	$58,986	+/- 17828	(X)%	+/- (X)
Median earnings for workers (dollars)	$39,893	+/- 6446	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	$70,265	+/- 10133	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	$53,153	+/- 7290	(X)%	+/- (X)

Area Name : ZCTA5 21048

Subject	Zip Code Tabulation Area : 21048			
	Estimate	**Estimate Margin of Error**	**Percent**	**Percent Margin of Error**
HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	10,714	+/- 669	10714%	+/- (X)
With health insurance coverage	10,153	+/- 651	94.8%	+/- 2
With private health insurance	9,210	+/- 685	86%	+/- 3.3
With public coverage	2,206	+/- 326	20.6%	+/- 3
No health insurance coverage	561	+/- 217	5.2%	+/- 2
Civilian noninstitutionalized population under 18 years	2,315	+/- 337	2315%	+/- (X)
No health insurance coverage	56	+/- 69	2.4%	+/- 3
Civilian noninstitutionalized population 18 to 64 years	6,929	+/- 467	6929%	+/- (X)
In labor force:	5,904	+/- 480	5904%	+/- (X)
Employed:	5,563	+/- 449	5563%	+/- (X)
With health insurance coverage	5,221	+/- 451	93.9%	+/- 2.4
With private health insurance	5,185	+/- 451	93.2%	+/- 2.6
With public coverage	122	+/- 60	2.2%	+/- 1.1
No health insurance coverage	342	+/- 137	6.1%	+/- 2.4
Unemployed:	341	+/- 123	341%	+/- (X)
With health insurance coverage	222	+/- 94	65.1%	+/- 15.9
With private health insurance	154	+/- 71	45.2%	+/- 17.3
With public coverage	92	+/- 65	27%	+/- 14.2
No health insurance coverage	119	+/- 71	34.9%	+/- 15.9
Not in labor force:	1,025	+/- 221	1025%	+/- (X)
With health insurance coverage	981	+/- 215	95.7%	+/- 3.9
With private health insurance	767	+/- 201	74.8%	+/- 11
With public coverage	280	+/- 117	27.3%	+/- 10
No health insurance coverage	44	+/- 41	4.3%	+/- 3.9
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	1.7%	+/- 1.4
With related children under 18 years	(X)	+/- (X)	3%	+/- 3.1
With related children under 5 years only	(X)	+/- (X)	8.5%	+/- 14.5
Married couple families	(X)	+/- (X)	1.2%	+/- 1.3
With related children under 18 years	(X)	+/- (X)	1.6%	+/- 2.6
With related children under 5 years only	(X)	+/- (X)	14.7%	+/- 23.2
Families with female householder, no husband present	(X)	+/- (X)	8%	+/- 9.7
With related children under 18 years	(X)	+/- (X)	16.7%	+/- 17.8
With related children under 5 years only	(X)	+/- (X)	0%	+/- 82.3
All people	(X)	+/- (X)	2.8%	+/- 1.6
Under 18 years	(X)	+/- (X)	2.2%	+/- 2.4
Related children under 18 years	(X)	+/- (X)	2.3%	+/- 2.5
Related children under 5 years	(X)	+/- (X)	6.3%	+/- 10.6
Related children 5 to 17 years	(X)	+/- (X)	1.2%	+/- 1.6
18 years and over	(X)	+/- (X)	2.9%	+/- 1.5
18 to 64 years	(X)	+/- (X)	2.8%	+/- 1.7
65 years and over	(X)	+/- (X)	3.5%	+/- 3.4
People in families	(X)	+/- (X)	1.4%	+/- 1.2
Unrelated individuals 15 years and over	(X)	+/- (X)	15.6%	+/- 8.4

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at http://www.census.gov/people/io/methodology/.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at http://www.census.gov/people/io/methodology/.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '**' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.